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## WSPRS Plan 1 Member Handbook

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*Thanks to Weldon Wilson for cover photo.*

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# WSPRS Plan 1: Summary of selected features

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<b>Eligible for Retirement</b>	WSPRS Plan 1 provides for a retirement benefit: -- At any age, with 25 or more years of service credit. See page 3. -- At age 55 or older, with no minimum required service credit. See page 3.
<b>How Service Credit is Accumulated</b>	You receive one service credit month for each calendar month in which you receive salary for 70 or more hours. See page 5.
<b>Service Credit for Military Time</b>	You may be eligible to acquire up to five years of service credit for time spent in the military at no charge. See page 5.
<b>Average Final Salary or AFS</b>	The monthly average of your salary for the highest consecutive 24 service credit months prior to your retirement, termination or death.
<b>Benefit Formula</b>	$\text{Service credit months} \div 12 \times 2 \text{ percent} \times \text{AFS} = \text{monthly benefit}$ . See page 8.
<b>Benefit Limitation</b>	Your retirement benefit may not exceed 75 percent of your AFS.
<b>Contribution Rates</b>	You are required to contribute a percentage of your monthly salary. This rate is set by law and may be changed by legislative action.
<b>Disability Benefits</b>	If the WSP determines that you are entitled to disability benefits, you may be able to acquire service credit for the period of disability. See page 6.
<b>Death in Service Survivor Benefit</b>	If you die before retirement, your survivors may be eligible to receive benefits. If you die after you begin receiving a service retirement, your survivors may be eligible to receive benefits according to the retirement option you choose. See page 9. If you die as a result of an injury sustained in the course of employment, your designated beneficiary may be eligible to be paid a \$150,000 death benefit in addition to normal survivor benefits. See page 11.
<b>Cost of Living Adjustment</b>	On July 1 of every year following your first full year of retirement, your monthly benefit will be adjusted based on the Consumer Price Index up to a maximum of 3 percent. See page 11.

# Plan 1

**T**his handbook describes your retirement benefits under Plan 1 of the Washington State Patrol Retirement System (WSPRS). The Plan is designed to be an important source of income that along with Social Security benefits (if you are eligible), personal savings and other investments, will help pay your living expenses when you retire.

## Highlights

Here is a brief summary of the Plan's provisions.

- The Plan provides for:
  - A retirement benefit at any age, with 25 or more years of service credit, or
  - A retirement benefit at age 55 or older, with no minimum required service credit.
- You, and your employer contribute toward your future benefits.
- Your contributions are refundable only if you end your employment with the State Patrol. If you withdraw your contributions, you lose your right to future benefits. You may restore your withdrawn contributions and reestablish your benefits under certain circumstances. You cannot withdraw contributions made by your employer.

- If you are a dual member, you may be able to combine service credit with that earned in certain other Washington State retirement systems in order to qualify for retirement.
- The Plan does not provide disability coverage. For information on disability benefits, contact the State Patrol.

## Complete the Enrollment and Beneficiary Designation forms

If you are a newly commissioned employee, a former member who terminated membership by withdrawing your contributions, or you leave active service and return at a later date, the State Patrol will have you complete an Enrollment form. The Enrollment form provides the information needed to verify your eligibility for membership.

All new employees complete a Beneficiary Designation form. This form identifies the person(s) or entity that you wish to receive your contributions in the event that you should die prior to retirement. You should update this form periodically if your personal situation changes. You can obtain this form from either the State Patrol or the Department of Retirement Systems (DRS).

## Summary Description

The actual rules governing your benefits are contained in state retirement laws. This handbook is a summary written in less legalistic terms. It is not a complete description of the law. If there are any conflicts between what is written in this handbook and what is contained in the law, the current law will govern.

## Am I a member of the Plan?

### Who Is a member?

Full-time officers commissioned prior to January 1, 2003, are covered by WSPRS Plan 1 and are required to become members of the Plan.

## Who pays for my benefits?

### Defined benefit plan

Your future benefits are funded by contributions made by you and your employer during your period of membership and the investment earnings from those contributions.

These contributions are held in trust and invested by the Washington State Investment Board.

Your Plan is a defined benefit plan. This means that at retirement you will receive a benefit based on your service credit and average final salary. The amount of your contributions or your employer's contributions will not be a factor in calculating your retirement benefit.

### Your contributions

You are required to contribute a percentage of your salary to WSPRS.

The following table will help you determine whether certain types of payments are included as reportable compensation. DRS determines reportable compensation based upon the nature of the payment, not the name applied.

Type of Payment	Commission Date: Prior to 7/1/01	Commission Date: On or after 7/1/01
Overtime related to RCW 47.46.040(4) earned prior to 7/1/01	Yes	No
Overtime related to RCW 47.46.040(4) earned on or after 7/1/01	No	No
Voluntary overtime earned prior to 7/1/01	Yes	No
Voluntary overtime earned on or after 7/1/01	No	No
Fringe benefits, including, but not limited to, any type of insurance, or contributions for insurance, such as medical, dental, or life insurance, for members and/or their dependents	No	No
<b>Lump sum payments for:</b>		
Deferred annual sick leave <sup>1</sup>	No	No
Unused accumulated annual leave - 240 hour maximum <sup>2</sup>	Yes	No
Holiday pay - 80 hour maximum	Yes	No

<sup>1</sup>See also RCW 41.04.340(4).

<sup>2</sup>See also RCW 43.43.263, 43.01.040 and 43.01.044.

Pay for service in a State elective position may count as salary. Please contact DRS if you are elected or appointed to the Legislature or other State elective office.

Your contribution is deducted from your paycheck each pay period and forwarded to WSPRS. Your employer deducts your contributions before calculating federal income taxes. This defers payment of the taxes until you or your beneficiary receives the money as either a benefit or a refund.

Your “accumulated contributions” are the member contributions you make to WSPRS plus the interest added to your account by DRS.

The member contribution rate is set by law and may be changed by legislative amendment.

### **Loans, attachments and assignments of contributions**

Because the Plan is designed to provide retirement income, you may not borrow from or against your contributions. See page 12 for more information.

## **How is my service counted?**

### **Service credit**

The amount of your retirement benefit depends upon your time in service and your average final salary. Service that counts toward determining your benefit is called “service credit.”

Service credit is earned based on the total compensated time reported by the State Patrol on your behalf. You receive one service credit month for each calendar month in which you receive salary for 70 or more hours. No more than one service credit month may be earned during any

calendar month, even if you receive salary for more than 70 hours.

Service credit years are calculated by dividing your total service credit months by 12.

### **Military service**

You may be eligible to acquire service credit for up to five years of time spent in the military at no charge. To determine if you are eligible for interruptive or non-interruptive military service credit, you need to apply to DRS.

### **Interruptive military service**

Interruptive military service credit is available to those who interrupt their WSPRS commissioned service to serve in the U.S. military. If you are an eligible WSPRS Plan 1 member, you may receive credit for interruptive military service. To receive interruptive military service credit, you must:

- Serve in one of the armed or uniformed services of the United States, and
- Return to WSPRS-covered employment within statutorily defined time limits following completion of your military service.

### **Non-interruptive military service**

Non-interruptive military service credit is available to those who served in the U.S. military prior to becoming WSPRS members. If you qualify to receive non-interruptive military service credit, you may apply for it at any time prior to retirement. To receive credit for military service performed prior to becoming a WSPRS Plan 1 member, you must:

- Have at least 25 years of WSPRS Plan 1 service,

- Be a veteran,
- Have been a participating WSPRS Plan 1 member on or after February 25, 1972, and,
- Have received an honorable discharge.

If you do not meet all of the above requirements, you do not qualify for non-interruptive military service credit.

You may combine interruptive and non-interruptive service to receive up to five years of military service credit. However, there are exceptions to this rule that allow members to combine types of service to receive more than five years of credit. You can find more information about military service credit requirements by reading *Interruptive Military Service Credit* or *Non-interruptive Military Service Credit*, a DRS on-line publication (see page 15 for Web address).

### Periods of disability

If you become disabled and you receive disability benefits from the State Patrol, you may be eligible to acquire service credit for the period of disability. To qualify for service credit, you must return to active duty as a commissioned officer with the State Patrol, pay the member contributions, plus interest, on the salary you would have received if you had not been disabled, and complete payment within five years of your return to active duty or prior to your retirement, whichever comes first. Contact DRS for further information (see page 14 for contact information).

### Vesting

When you have five or more service credit years in WSPRS, you have a vested right to a retirement benefit when you meet the Plan's age requirement, even if you leave covered employment. Your benefit will depend in part on how many service credit years you have earned (see page 8, under "What is my service retirement benefit?").

If you withdraw your contributions and terminate your membership, you give up your right to retirement benefits.

## What if I leave my WSPRS position?

Leaving your current WSPRS-covered position before you retire may have an impact on your benefits. The nature of the impact depends on where you are employed and whether you withdraw your contributions from WSPRS.

### Withdrawing your contributions

If you leave State Patrol employment, you may withdraw your accumulated contributions. This is the only circumstance in which a refund is permitted.

**You are not required to withdraw your contributions when you leave State Patrol employment.** If you leave your contributions with WSPRS, your funds will continue to accrue interest and your service credit will be preserved for you in the event you return to commissioned service (see "Vesting" at left).

If you leave a WSPRS-covered position and leave your contributions in the Plan, please keep DRS informed of changes in your name, address and beneficiary.

### Tax implications of withdrawing your contributions

Federal law requires DRS to withhold 20 percent of the tax-deferred portion of lump sum payments for Federal Income Tax unless the funds are transferred directly to another eligible retirement plan. Federal law may also require an additional 10 percent tax be withheld as an early withdrawal penalty if you are under age 59½. You can find

more information about withholding penalties by reading *Withdrawal of Retirement Contributions*, a DRS information and application packet that is available from your employer or DRS.

WSPRS is required to report all lump-sum payments to the Internal Revenue Service (IRS). It is your responsibility to account for the withdrawal on your tax return. For more information on this subject, contact the IRS or your tax advisor.

### Restoring WSPRS service credit

To restore service credit in the Plan, you must return to commissioned service within 10 years of the date your employment ended. You must repay the amount withdrawn, plus interest, within five years of returning to service, or before you retire, whichever comes first. Full payment must be received by the statutory deadline date, or your service cannot be restored. No partial restorations are allowed. You can learn more about restoration of service credit by reading the DRS publication, *Can I Recover Withdrawn or Optional Service Credit?* If you miss the deadline, see “Purchasing service credit” below.

### Purchasing service credit

It is still possible to purchase withdrawn or optional service credit after the statutory deadline for restoration has passed. The cost for purchasing service credit after the deadline date is considerably more expensive. You can learn more about purchase of service credit by reading the DRS publication, *Can I Recover Withdrawn or Optional Service Credit?*

## What if I've previously been a member of another retirement system?

### Dual Membership

If you establish membership in more than one retirement system, you may qualify as a dual member, even if your membership in another system has been terminated.

You qualify for dual membership if you meet **all** the following criteria:

- You are currently a member of one of the dual member systems (see page 14 for a list of dual member systems and plans);
- You previously contributed to a dual member system other than the one to which you now belong;
- You have not retired for service from any dual member system, or any other DRS-administered retirement system; **and**
- You are not receiving disability retirement or disability leave benefits from any dual member system, or any other DRS-administered retirement system.

### Service credit for dual members

As a dual member, you may combine service credit from any of the retirement systems listed above to qualify for retirement. For example, suppose you are a WSPRS Plan 1 member, 50 years old and have 21 WSPRS service credit years. If you also have four service credit years in PERS, you have a total of 25 service credit years—enough to retire immediately.

When you combine service credit to achieve eligibility for retirement, but you are not old

enough to retire from one of the systems:

- You may postpone receipt of that retirement benefit until a later date, or
- You may retire immediately with an actuarially reduced benefit. See “What is my service benefit if I am not in service?” on page 9.

The provisions of each Plan determine the amount of your benefit from each Plan and when payments begin.

### Restorations for dual members

If you are a dual member and wish to restore service credit in a system other than WSPRS, you must repay the amount withdrawn, plus interest, within two years of first becoming a dual member or before you retire, whichever comes first. To determine how much you owe in order to restore service credit, write to the Department of Retirement Systems (see address on page 14).

Include the following information in your letter:

- Your name, Social Security Number, address and daytime phone number,
- The system(s) in which you want to restore service credit,
- The approximate dates of each withdrawal and the periods of employment each represents, and
- The name(s) of the employer(s).

Payment must be made by the deadline, or your service cannot be restored. Though you cannot restore after the deadline, it is still possible to purchase service credit. See “Purchasing Service Credit.” on page 7.

The provisions governing dual membership do not

permit you to partially restore a single withdrawal, or restore contributions and reestablish service credit in a system in which you are currently a member unless you are otherwise entitled to do so.

## What is my service retirement benefit?

### Eligibility

Your service retirement benefit depends on your average final salary (AFS), the survivor option you choose, and your service credit years at retirement. You are eligible to retire:

- At any age, with 25 or more years of service credit, or
- At age 55 or older, regardless of the amount of service credit you have accumulated. If you leave your State Patrol commission prior to age 55, you must be vested to receive a benefit.

You must retire no later than the first of the month following the month you reach age 60 unless you are the Chief of the State Patrol.

### Benefit formula

Your monthly service retirement benefit is calculated using the following formula:

$$\text{Service credit months} \div 12 \times 2 \text{ percent} \times \text{AFS}$$

AFS is the monthly average of your 24 consecutive highest-paid service credit months. Your AFS cannot include payments for any voluntary overtime or any type of pay excluded in the salary table listed on page 4. The maximum retirement benefit is 75 percent of your AFS.

**EXAMPLE:****Retirement with 25 years of service credit**

Suppose you retire with 300 months (25 years) of service credit. Your monthly average final salary is \$4,000. Your monthly benefit will be \$2,000. Here is how it is calculated:

$$\begin{aligned} 300 \text{ months} \div 12 &= 25 \text{ years} \\ 25 \text{ years} \times 2\% &= .50 \\ .50 \times \$4,000 &= \$2,000 \end{aligned}$$

The calculation above is based on the standard benefit – Option A. Your benefit will be reduced 3 percent if you choose Option B. Benefit options are described below. You can use the WSPRS Plan 1 estimator on the DRS Internet site to estimate your benefit (<http://www.wa.gov/drs/estimate-unix/index.htm>).

**What is my service benefit if I am not in service?**

If you are a vested employee who terminates employment before retirement, you are entitled to:

- A benefit at age 60, or
- An “actuarially reduced” benefit as early as age 55.

“Actuarially reduced” means benefit payments are reduced based on factors provided by the Office of the State Actuary. These factors are derived from statistics about life expectancy and projections about the Plan’s investment earnings. An actuarial reduction is necessary when benefits are going to be paid over a longer period of time.

Following are the approximate actuarial reductions in effect when this handbook was published in 2002. Your benefit is determined by the percentage in effect at the time your benefit begins.

Age at Retirement	Benefit as a Percentage of What You Would Receive at Age 60
55	66%
56	71%
57	76%
58	84%
59	92%

**EXAMPLE:****Vested Retirement Benefit**

Suppose you leave service with 240 months (20 years) of service credit, but before age 55, with an average final salary of \$2,500. If you retire early, your benefit at age 55 is 66 percent of what it would be if you were 60 when you retired, with the same service credit and average final salary. Your monthly benefit of \$660.00 is calculated as follows:

$$\begin{aligned} 240 \text{ months} \div 12 \times 2\% \times \$2,500 \\ 240 \text{ months} \div 12 &= 20 \text{ years} \\ 20 \text{ years} \times 2\% &= .40 \\ .40 \times \$2,500 &= \$1,000 \\ \$1,000 \times 66\% &= \$660.00 \end{aligned}$$

Suppose you work another two years. Your benefit at age 57, assuming you have two additional service credit years but the same average final salary, would be \$836.00 per month.

**What are my benefit options?**

If you are married when you apply for a service retirement, you have the choice between two benefit options. To be eligible for either Option A or Option B, your spouse must have been married to you before your retirement and continuously thereafter, or have been married to you for at least two years before your death.

**OPTION A****Historic Option**

This option pays you a benefit for your lifetime. When you die, your spouse will receive either a monthly benefit equal to your retirement benefit or a benefit equal to 50 percent of your average final salary computed at the time of your retirement, whichever is less.

**OPTION B****Actuarially Reduced Benefit Option**

Under this option, you receive a benefit that is actuarially reduced by 3 percent. When you die, your spouse will receive a monthly benefit equal to the gross monthly benefit you are receiving at the time of death.

**Changing a benefit option after retirement**

Once you retire you may change your benefit option and beneficiary only by returning to active membership, **except in the following circumstances:**

- If you choose the actuarially reduced benefit option (Option B), and your spouse dies before you, your retirement benefit will be adjusted to the higher Option A benefit level. If your spouse dies before you, be sure to notify DRS.
- If you choose the actuarially reduced benefit option (Option B), and you divorce, your retirement benefit will be adjusted to the higher Option A benefit level. If you divorce, be sure to notify DRS.
- If you retire and then marry, and remain married for at least two years before your death, your spouse automatically becomes your survivor beneficiary. You will receive an Option A benefit. You cannot choose the actuarially reduced Option B benefit after retirement.

## **What benefits do my survivors receive?**

**If you die before retirement**

If you die prior to retirement, your survivors may be eligible to receive benefits. These benefits also apply to your survivors if you leave WSPRS-covered employment and do not withdraw your contributions.

If you die while in service your spouse will be paid a benefit equal to 50 percent of your average final salary at the time of your death.

**If you die after retirement**

If you die after you begin a service retirement, your survivors may be eligible to receive benefits according to the retirement option you chose.

**Benefits for your spouse**

If you choose Option A at retirement, your spouse will receive either a monthly benefit equal to your retirement benefit or a benefit equal to 50 percent of your average final salary computed at the time of your retirement, whichever is less.

If you choose Option B at retirement, your spouse will receive a monthly benefit equal to the gross monthly benefit you are receiving at the time of your death.

**Benefits for your children**

If your spouse is eligible for survivor benefits whether you die in service or after retirement, then each of your unmarried children under age 18 is entitled to a monthly benefit equal to five percent of your average final salary. The children's benefit will be paid to their custodial parent or guardian. Under Option A only, the combined benefits to your spouse and your children are limited to 60 percent of your average final salary computed at the time of your retirement. There is no such limitation under Option B.

If there is no eligible spouse, eligible children will receive benefits as follows:

- For one child, a monthly benefit equal to 30 percent of the average final salary will be paid.
- For each additional child, the benefit will be increased by 10 percent of the average final salary, up to a maximum of 60 percent. This benefit is divided equally among the children.

If you die in the line of duty, benefits to your unmarried children may continue after age 18. For your children to be eligible, they must be under the age of 20 years, 11 months and attending a school that is accredited or approved by the State of Washington. If a child reaches age 21 during a school term, benefits will continue until the end of the term.

### **Minimum benefit**

Regardless of the Survivor Benefit Option you choose, your benefit and your beneficiary's benefit is guaranteed not to fall below a minimum amount. Each year, on January 1, the minimum benefit increases by 3 percent of the amount of the previous year's increase.

### **When benefits begin**

Survivor benefits are payable beginning the day following the date of the member's death.

### **If you die as a result of an injury sustained in the course of employment**

If an active member or disability retiree dies as a result of injuries sustained in the course of employment and the Department of Labor and Industries has determined eligibility for the payment, DRS will pay a \$150,000 death benefit to the member's designated beneficiary.

If an active member or disability retiree dies as a result of injuries sustained in the line of duty as a public safety officer, ongoing benefits received

by the member's survivors may qualify for non-taxable status under federal and state law. Eligibility to receive benefit tax exemption will be determined by DRS.

## **What if I return to work after I retire?**

Your WSPRS benefits are not affected if you work after retirement in any position other than a commissioned Washington State Patrol officer. However, if you plan to begin working for a public employer in Washington State after retirement, contact DRS before accepting employment.

## **Can my benefits increase after I retire?**

On July 1 of every year following your first full year of retirement, your monthly benefit will be adjusted by the percentage change in the Consumer Price Index (CPI-U) — Seattle, to a maximum of three percent per year.

## **Taxation and assignment of benefits**

### **Federal income taxes**

Most of your retirement benefit will be subject to federal income tax. The only portion that is exempt from tax is the part that was taxed before it was contributed. Since September 1, 1984, member contributions under WSPRS Plan 1 are not taxed at the time they are contributed.

After you retire, DRS will notify you of the portion of your contributions that has already been taxed. The IRS refers to this taxed amount as your "cost." You must complete a W4-P form to

tell WSPRS how much of your benefit should be withheld for taxes. If you do not, DRS will follow IRS rules requiring withholding as if you are married and claiming three exemptions.

### **Assignment and attachment of benefits**

Retirement benefits are not generally subject to assignment or attachment. However, payments received by you in the form of retirement benefits or as a refund of your contributions may be subject to payment of court and administrative orders for spousal maintenance and child support, or payment of any orders authorized by federal law.

DRS is authorized to divide pensions between members and ex-spouses based upon court-ordered property division. If the divorce decree complies with the applicable law, DRS will send the property division payment directly to the ex-spouse. For more information, read the DRS publication, *Can My Retirement Money Be Attached?*

## **Why does DRS need my Social Security Number?**

**D**RS requests that you provide your Social Security Number when you are conducting business with the agency. Internal Revenue Code Sections 6041 (A), and 6109 authorize DRS to solicit your Social Security Number.

- The disclosure of your Social Security Number to DRS is mandatory.
- DRS will use your Social Security Number to ensure that any amounts disbursed under your account are properly reported to the Internal Revenue Service and as a reference number for tracking all data with regard to your retirement account.
- DRS will not disclose your Social Security Number to any party unless required by law.

## **When should I start planning for retirement?**

**P**lanning for retirement is an ongoing process. The sooner you start the more likely you are to enjoy a comfortable and successful retirement. Here are some simple things you can do to help build your retirement plan:

- As soon as possible, attend one of DRS' Retirement Planning Seminars. These full-day sessions feature qualified speakers on a number of retirement subjects and are free of charge. The dates and locations for these seminars are announced in the member newsletter, *Retirement Outlook*, and on the DRS Web site (<http://www.wa.gov/DRS/drs.htm>).
- If you have non-interruptive military service, submit a copy of your DD214 to DRS to determine if your active service is creditable. See page 5.
- Calculate your future retirement benefit using the Benefit Estimator on the DRS Web site (<http://www.drs.wa.gov/estimate-unix/index.htm>). You can try a variety of retirement scenarios to see what works best for you.
- Because there are statutory time limits on restoring contributions withdrawn from your retirement plan, read the DRS publication, *Can I Recover Withdrawn or Optional Service Credit*, and review the rules that apply to your situation.

### **As you get closer to retirement**

Consider the following:

- Contact the Social Security office periodically to review your file's accuracy. The toll-free telephone number for Social Security

information is 1-800-772-1213. You can also obtain valuable information about Social Security and Medicare by visiting the Social Security Internet Site (<http://www.ssa.gov>).

- Obtain a copy of Internal Revenue Service Publication 575, Pensions and Annuities, also available on the Internet (<http://www.irs.gov/formspubs/lists/0,,id=97819,00.html>).
- If you are within a year of your retirement date, request an estimate of your benefit from DRS. DRS will return a retirement application with your estimate.

### Applying for retirement

You can complete the entire retirement process through the mail. See DRS contact information on pages 14-15. If you prefer to visit DRS to review your account information and retirement options, Retirement Services Analysts are available to assist you. Please call for an appointment.

If you write to DRS for specific information about your pension account, be sure to provide your Social Security Number and signature.

## Administrative information

### Payment of retirement benefits

If you are eligible to retire when you leave the State Patrol, your retirement benefit accrues from the day following your separation from service. Your benefit is paid at the end of each month and, in most cases, can be deposited directly in your bank or credit union account.

### Benefit adjustments

If you receive an overpayment of your retirement benefit or withdrawal, DRS will require that the overpayment be repaid. If there is an underpayment, DRS will correct the error and pay you in full.

### Petitions and appeals

Under DRS' internal review procedures, all "appeals" begin as "petitions." You may challenge a decision of a DRS administrator by filing a petition within 120 days of your receipt of the decision. A petition will be reviewed by DRS' Petition Examiner.

To file a petition, submit a detailed statement of:

- The relief you are requesting;
- The facts relating to your petition, including any relevant documents or sworn statements which support your request for relief;
- The legal basis for your petition, including any relevant legal provisions or precedents;
- The name and address of your legal counsel, if you choose to be represented; and
- Your name, address, Social Security Number and signature.

The Petition Examiner will ask for relevant information from the involved parties. Usually, this means you, DRS, and possibly your employer. After review, the Petition Examiner will enter a written decision and mail that decision to you by certified mail.

If you are not satisfied with the petition decision, you may file an appeal within 60 days of receipt of the decision. Included with your petition decision will be information describing how to file an appeal. An appeal will be heard by either DRS' Presiding Officer or an Administrative Law Judge.

## Where can I find more information?

For more information about your rights and benefits under WSPRS Plan 1, write:

Department of Retirement Systems  
Attn: WSPRS  
PO Box 48380  
Olympia, Washington 98504-8380

When contacting DRS be sure to provide your Social Security Number to allow identification of your account, your daytime telephone number, and your mailing address.

An individual conference with a WSPRS retirement analyst can also be arranged by calling toll-free 1-800-547-6657. Olympia area callers please use (360) 664-7000. Office hours are 8 a.m. to 5 p.m., Monday through Friday, except legal holidays.

### Other DRS publications for WSPRS Plan 1 members

All WSPRS publications are available on the DRS Web site. You may also obtain publications by calling your employer or DRS.

- *Thinking About Working After Retirement?*
- *Can My Retirement Money Be Attached?*
- *Can I Recover Withdrawn or Optional Service Credit?*
- *Withdrawal of Retirement Contributions*
- *WSPRS Plan 1 Non-Interruptive Military Service Credit*
- *WSPRS Plan 1 Interruptive Military Service Credit*

## DRS telephone listing

### Washington State Patrol Retirement System

TDD Line (hearing impaired) ..... (360) 586-5450  
Toll Free TDD Number ..... 1-866-377-8895  
Central Reception ..... 1-800-547-6657  
Olympia area callers ..... (360) 664-7000

*The receptionist will transfer you to an employee who can provide assistance in areas such as:*

- Benefit estimates
- Counseling appointments
- Death of member, retiree or beneficiary
- Division of benefits for divorce settlements
- Eligibility for membership
- Final application for retirement
- Refunds (withdrawal of contributions)
- Restoration costs for withdrawn contributions

### Other DRS-administered retirement systems

*You can obtain information about these other DRS-administered systems by calling Central Reception.*

- Teachers' Retirement System
- School Employees' Retirement System
- Public Employees' Retirement System
- Law Enforcement Officers' and Fire Fighters' Retirement System
- Judicial Retirement System
- Judges' Retirement Fund

## Does DRS have an Internet site?

**D**RS maintains an Internet site that includes the most recent edition of this handbook and all other member publications for WSPRS and the other DRS-administered systems.

Also on the site:

- Recent issues of the member newsletter, *Retirement Outlook*,
- Information about recent retirement-related legislation,
- A Benefit Estimator that you can use for retirement planning purposes, and
- A variety of other information of interest to retirement system members and public employers in Washington State.

**The address for the DRS site is:**

*<http://www.drs.wa.gov>*

## You can contact DRS using e-mail

You can use e-mail to request specific information about your retirement system and plan, or your personal retirement account. When requesting information about your personal account, be sure to provide:

- Your name,
- Social Security Number,
- Retirement system and plan, and
- Daytime phone number.

**Warning:** Electronic mail messages on the Internet may not be secure. Your message may not be confidential; it may be possible for other people to read your e-mail message.

**Contact DRS via e-mail:** *[recep@drs.wa.gov](mailto:recep@drs.wa.gov)*

DRS Internet Site:  
[www.drs.wa.gov](http://www.drs.wa.gov)

The WSPRS Plan 1 Handbook and all other DRS publications are available on the DRS Web site. Remember, printed documents can become outdated. For the most current information, we recommend the DRS Web site.



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